

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John Perez
 Elayne Perez
 Debtors

Case No. 19-10315-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: May 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2019.

db/jdb +John Perez, Elayne Perez, 1390 Argyle Way, Bensalem, PA 19020-3809
 14259771 +AR Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
 14271580 +Cigna - Disability Management, PO Box 709015, Dallas, TX 75370-9015
 14259775 +Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14259776 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14259777 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14259778 +Citibankna, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14259784 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14259785 +Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
 14259786 St. Mary's Medical Center, PO Box 822679, Philadelphia, PA 19182-2679
 14259796 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHHOLBER.COM May 25 2019 06:08:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov May 25 2019 02:08:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 25 2019 02:08:20
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 25 2019 02:08:28 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14259770 +EDI: AMEREXPR.COM May 25 2019 06:08:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14259772 +EDI: CAPITALONE.COM May 25 2019 06:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14259773 +EDI: CAPONEAUTO.COM May 25 2019 06:08:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14261727 +EDI: AISACG.COM May 25 2019 06:08:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14259774 +EDI: CHASE.COM May 25 2019 06:08:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14259779 +EDI: CITICORP.COM May 25 2019 06:08:00 Citicards Cbna, Citi Bank, Po Box 6077,
 Sioux Falls, SD 57117-6077
 14259780 +EDI: WFNNB.COM May 25 2019 06:08:00 Comenitycapital/boscov, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14259781 +E-mail/Text: electronicbkydocs@nelnet.net May 25 2019 02:08:25 Dept of Ed / 582 / Nelnet,
 Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 14259782 +EDI: DISCOVER.COM May 25 2019 06:08:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14259783 EDI: IRS.COM May 25 2019 06:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14259787 +EDI: STFM.COM May 25 2019 06:08:00 State Farm Financial S, 1 State Farm Plaza,
 Bloomington, IL 61710-0001
 14259788 +EDI: RMSC.COM May 25 2019 06:08:00 Synchb/Phillips 66, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14259789 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14259790 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965061, Orlando, FL 32896-5061
 14259791 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14259792 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Paypal Mastercard,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14259793 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14259794 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14259795 +EDI: RMSC.COM May 25 2019 06:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14259797 EDI: TDBANKNORTH.COM May 25 2019 06:08:00 TD Bank, N.A., 32 Chestnut Street,
 Po Box 1377, Lewiston, ME 04243
 14259798 +EDI: USAA.COM May 25 2019 06:08:00 Usaa Federal Savings Bank, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 25

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Elayne Perez msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ on behalf of Debtor John Perez msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>John Perez</u>	Social Security number or ITIN	xxx-xx-9498
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Elayne Perez</u>	Social Security number or ITIN	xxx-xx-0644
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10315-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Perez
aka Millet Juan Perez, aka Millet J. Perez

Elayne Perez
aka Elayne G. Perez

5/23/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.